



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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**BHC Name** [CENTRAL BANCOMPANY, INC](#)

**City/State** [JEFFERSON CITY, MO](#)

## Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [18,967,427](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [13](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[CENTRAL BANCOMPANY, INC](#)  
[238 MADISON STREET](#)  
[JEFFERSON CITY, MO 65101](#)

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## Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000) .....	18,457,526	15,015,731	16,702,105	13,624,172	12,761,763
Net income (\$000) .....	62,862	52,324	240,776	209,643	177,576
Number of BHCs in peer group .....	133	123	128	125	118

	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.71	2.67	51	3.30	2.94	72	2.97	2.77	63	3.44	3.01	68	3.31	3.08	58
+ Non-interest income .....	1.58	1.13	75	1.24	1.12	62	1.56	1.21	71	1.27	1.32	57	1.25	1.31	57
- Overhead expense .....	2.44	2.28	64	2.57	2.68	51	2.49	2.57	57	2.64	2.69	54	2.59	2.71	47
- Provision for credit losses .....	0.08	-0.12	82	0.12	0.88	8	0.16	0.51	11	0.10	0.15	44	0.12	0.14	54
+ Securities gains (losses) .....	0	0.01	5	0	0.03	25	0	0.02	2	0.22	0.01	99	0.06	0	98
+ Other tax equivalent adjustments .....	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent) .....	1.78	1.78	51	1.82	0.64	95	1.88	1.04	91	2.03	1.56	87	1.80	1.57	73
Net operating income .....	1.36	1.36	49	1.39	0.48	95	1.44	0.81	92	1.54	1.19	86	1.39	1.24	69
Net income .....	1.36	1.35	50	1.39	0.48	95	1.44	0.82	91	1.54	1.19	86	1.39	1.24	68
Net income (Subchapter S adjusted) .....		1.78			0.78			1.18			1.17				1.42
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	2.99	3.18	36	4	4.09	41	3.45	3.55	38	4.26	4.41	39	4.04	4.24	36
Interest expense .....	0.14	0.29	18	0.46	0.85	16	0.26	0.52	14	0.58	1.08	15	0.44	0.86	15
Net interest income (tax equivalent) .....	2.85	2.88	45	3.54	3.24	63	3.19	3.01	54	3.68	3.33	64	3.60	3.38	60
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.01	0.16	18	0.12	0.27	39	0.10	0.27	32	0.11	0.21	41	0.19	0.22	61
Earnings coverage of net loan and lease losses (X) .....	231.62	25.70	96	24.82	17.23	73	35.04	22.91	79	31.40	24.40	73	15.05	21.75	52
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.49	1.49	55	1.43	1.32	64	1.47	1.58	47	1.41	0.83	90	1.54	0.90	89
Allowance for loan and lease losses / Total loans and leases .....	1.47	1.47	55	1.42	1.30	65	1.45	1.55	46	1.40	0.81	90	1.54	0.89	89
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.34	0.70	18	0.58	0.63	48	0.37	0.71	20	0.65	0.57	62	0.47	0.61	37
30–89 days past due loans and leases / Total loans and leases .....	0.22	0.33	44	0.51	0.52	54	0.23	0.39	34	0.34	0.43	49	0.39	0.44	49
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-15.94	-0.51	8	-7.25	14.37	6	-12.20	3.20	9	-13.78	14.45	2	-20.28	16.62	1
Net short-term noncore funding dependence .....	-16.32	-6.88	18	-7.75	4.94	14	-12.63	-4.76	20	-14.61	3.38	10	-20.82	4.66	9
Net loans and leases / Total assets .....	54.47	60.99	23	61.42	64.23	29	55.81	61.58	24	62.32	63.77	34	62.15	63.98	31
<b>Capitalization</b>															
Tier 1 leverage ratio .....	11.57	9.15	93	12.84	9.43	95	11.73	9.13	93	13.13	9.76	94	14.21	9.71	97
Holding company equity capital / Total assets .....	12.53	10.72	76	14.29	11.64	83	12.72	11.16	73	14.18	12.43	72	14.76	12.22	78
Total equity capital (including minority interest) / Total assets .....	12.53	10.85	75	14.29	11.80	82	12.72	11.29	72	14.18	12.57	72	14.76	12.27	78
Common equity tier 1 capital / Total risk-weighted assets .....	18.71	12.57	94	17.02	11.64	94	18.48	12.38	93	16.70	12.17	91	18.22	12.12	94
Net loans and leases / Equity capital (X) .....	4.35	5.73	23	4.30	5.59	22	4.39	5.58	25	4.40	5.21	29	4.21	5.29	24
Cash dividends / Net income .....	12.32	23.13	25	13.95	81.34	15	18.56	42.30	18	17.94	33.12	22	17.44	27.31	25
Cash dividends / Net income (Subchapter S adjusted) .....		14.81			139.66			-0.65			-12.02				17.36
<b>Growth Rates</b>															
Assets .....	24.32	16.49	73	13.76	11.31	66	22.18	16.68	68	13.64	9.26	74	2.35	7	29
Equity capital .....	9.02	9.13	64	9.03	5.70	69	9.62	6.99	68	9.20	10.49	60	9.06	7.89	68
Net loans and leases .....	10.24	7.22	65	13.64	9.91	69	9.42	9.07	64	13.95	9.10	76	2.27	7.89	23
Noncore funding .....	3.36	-25.09	84	17.55	16.35	60	15.29	-12.18	80	15.10	6.59	69	-3.52	10.67	25
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital .....	0	11.33	11	0	12.46	14	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital .....	78.04	102.85	1	77.06	103.91	1	78.72	102.81	2	77.82	103.22	1	71.38	103.10	1
Cash from ops + noncash items + op expense / Op expense + dividends .....	241.79	98.58	90	309.64	176.81	79	137.79	147.24	54	304.99	190.27	83	338.81	174.91	92

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	118,132	113,888	460,453	427,907	383,842	3.73	45.21
Income from lease financing receivables.....	1,821	1,816	7,226	6,956	5,507	0.28	154.69
Fully taxable income on loans and leases.....	118,244	113,713	460,435	427,097	382,139	3.98	46.29
Tax-exempt income on loans and leases.....	1,709	1,991	7,244	7,766	7,210	-14.16	37.93
Estimated tax benefit on income on loans and leases.....	592	629	1,864	1,953	1,611	-5.89	-5.20
Income on loans and leases (tax equivalent).....	120,545	116,333	469,543	436,816	390,960	3.62	45.78
Investment interest income (tax equivalent).....	9,263	20,315	60,166	83,192	65,464	-54.40	-43.78
Interest on balances due from depository institutions.....	531	2,717	4,540	15,775	15,354	-80.46	-58.45
Interest income on other earning assets.....	604	883	2,804	6,466	2,213	-31.60	94.84
Total interest income (tax equivalent).....	130,943	140,248	537,053	542,249	473,991	-6.63	29.96
Interest on time deposits of \$250K or more .....	636	1,374	4,517	4,221	2,077	-53.71	
Interest on time deposits < \$250K.....	2,119	4,761	14,508	19,310	11,981	-55.49	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	2,693	7,660	17,132	35,348	24,991	-64.84	28.36
Interest on other borrowings and trading liabilities.....	593	2,434	4,575	14,713	12,429	-75.64	-59.66
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	0	0		
Total interest expense.....	6,041	16,229	40,732	73,592	51,478	-62.78	8.94
Net interest income (tax equivalent).....	124,902	124,019	496,321	468,657	422,513	0.71	31.19
Non-interest income.....	72,718	46,699	260,958	173,367	159,682	55.72	105.94
Adjusted operating income (tax equivalent) .....	197,620	170,718	757,279	642,024	582,195	15.76	51.41
Overhead expense.....	112,384	96,652	415,704	359,792	330,814	16.28	45.70
Provision for credit losses.....	3,705	4,538	27,153	14,024	15,880		2.29
Securities gains (losses) .....	-33	0	-166	29,658	8,010		
Other tax equivalent adjustments .....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	82,348	68,179	313,689	276,079	230,008	20.78	65.88
Applicable income taxes .....	18,669	14,811	70,015	62,685	48,551	26.05	21.04
Tax equivalent adjustments .....	817	1,044	2,898	3,751	3,881	-21.74	-69.13
Applicable income taxes (tax equivalent).....	19,486	15,855	72,913	66,436	52,432	22.90	7.83
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	62,862	52,324	240,776	209,643	177,576	20.14	99.11
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	62,862	52,324	240,776	209,643	177,576	20.14	99.11
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	62,862	52,324	240,776	209,643	177,576	20.14	99.11
Investment securities income (tax equivalent).....	9,263	20,315	60,166	83,192	65,464	-54.40	-43.78
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,941	6,066	14,966	26,755	12,805	-68.00	-45.90
Mortgage-backed securities .....	5,722	10,080	33,271	32,532	23,056	-43.23	80.90
All other securities .....	1,600	4,169	11,929	23,905	29,603	-61.62	-83.55
Cash dividends declared.....	7,744	7,301	44,693	37,613	30,976	6.07	157.36
Common .....	7,744	7,301	44,693	37,613	30,976	6.07	157.36
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.84	2.96	42	3.74	3.72	52	3.22	3.27	44	3.98	4	51	3.71	3.87	37
Less: Interest expense .....	0.13	0.27	19	0.43	0.78	16	0.24	0.48	16	0.54	0.98	16	0.40	0.79	15
Equals: Net interest income (tax equivalent) .....	2.71	2.67	51	3.30	2.94	72	2.97	2.77	63	3.44	3.01	68	3.31	3.08	58
Plus: Non-interest income .....	1.58	1.13	75	1.24	1.12	62	1.56	1.21	71	1.27	1.32	57	1.25	1.31	57
Equals: adjusted operating income (tax equivalent) .....	4.28	3.87	76	4.55	4.12	76	4.53	4.04	78	4.71	4.41	72	4.56	4.46	57
Less: Overhead expense .....	2.44	2.28	64	2.57	2.68	51	2.49	2.57	57	2.64	2.69	54	2.59	2.71	47
Less: Provision for credit losses .....	0.08	-0.12	82	0.12	0.88	8	0.16	0.51	11	0.10	0.15	44	0.12	0.14	54
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	50	0	0	48	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	5	0	0.03	26	0	0.02	2	0.22	0.01	99	0.06	0	98
Plus: other tax equivalent adjustments .....	0	0	48	0	0	45	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.78	1.78	51	1.82	0.64	95	1.88	1.04	91	2.03	1.56	87	1.80	1.57	73
Less: Applicable income taxes (tax equivalent) .....	0.42	0.40	62	0.42	0.16	94	0.44	0.23	91	0.49	0.36	85	0.41	0.33	73
Less: Minority interest .....	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.36	1.36	49	1.39	0.48	95	1.44	0.81	92	1.54	1.19	86	1.39	1.24	69
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.36	1.35	50	1.39	0.48	95	1.44	0.82	91	1.54	1.19	86	1.39	1.24	68
Memo: Net income (last four quarters) .....	1.43	1.07	82	1.50	0.98	91	1.44	0.82	91	1.54	1.19	86	1.39	1.24	69
Net income—BHC and noncontrolling (minority) interest .....	1.36	1.37	50	1.39	0.49	95	1.44	0.83	90	1.54	1.20	86	1.39	1.25	68
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	94.82	93.08	70	93.31	91.24	70	93.16	92.32	61	93.36	91.05	74	91.87	91.48	56
Average interest-bearing funds / Average assets .....	56.65	62.97	22	59.80	66.92	20	57.16	64.06	22	59.11	65.57	21	59.15	65.56	23
Interest income (tax equivalent) / Average earning assets .....	2.99	3.18	36	4	4.09	41	3.45	3.55	38	4.26	4.41	39	4.04	4.24	36
Interest expense / Average earning assets .....	0.14	0.29	18	0.46	0.85	16	0.26	0.52	14	0.58	1.08	15	0.44	0.86	15
Net interest income (tax equivalent) / Average earning assets .....	2.85	2.88	45	3.54	3.24	63	3.19	3.01	54	3.68	3.33	64	3.60	3.38	60
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.67	4.05	81	4.93	4.74	65	4.68	4.27	75	5.06	5.09	52	4.74	4.95	42
Interest-bearing bank balances .....	0.11	0.10	68	1.40	1.16	72	0.40	0.27	83	2.18	2.04	53	1.87	1.64	71
Federal funds sold and reverse repos .....	0.41	0.26	75	1.57	1.34	62	0.87	0.68	67	2.43	2.44	62	1.91	2.17	41
Trading assets .....	0	0.39	27	0	0.75	24	0	0.60	23	2.55	0.99	76	0	1.11	19
Total earning assets .....	2.97	3.15	35	3.97	4.05	43	3.43	3.51	39	4.23	4.36	42	4.01	4.20	36
Investment securities (tax equivalent) .....	0.69	1.84	1	2.17	2.60	17	1.34	2.25	3	2.50	2.76	29	2.24	2.68	14
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.30	1.30	8	2.02	2.31	42	0.74	1.75	10	2.14	2.32	41	1.38	2.05	11
Mortgage-backed securities .....	0.91	1.60	4	1.89	2.49	6	1.46	2.05	7	2.24	2.61	11	2.28	2.50	21
All other securities .....	2.90	2.93	53	2.63	3.62	18	2.88	3.24	38	3.20	4.06	28	3.20	4.20	29
Interest-bearing deposits .....	0.24	0.26	53	0.69	0.90	29	0.43	0.53	43	0.84	1.10	30	0.59	0.81	33
Time deposits of \$250K or more .....	0.86	0.82	56	1.76	1.83	36	1.45	1.42	50	1.53	1.96	18	0.96	1.44	18
Time deposits < \$250K .....	0.74	0.78	51	1.46	1.69	29	1.15	1.36	32	1.55	1.82	31	0.99	1.29	27
Other domestic deposits .....	0.14	0.17	48	0.49	0.71	26	0.25	0.36	38	0.64	0.93	30	0.48	0.67	33
Foreign deposits .....	0	0.13	0	0	0.79	0	0	0.42	0	0	1.19	0	0	0.97	0
Federal funds purchased and repos .....	0.17	0.18	65	0.87	1.14	34	0.35	0.62	31	1.44	1.86	37	1.27	1.51	42
Other borrowed funds and trading liabilities .....	0.05	1.38	10	0	1.90	0	0	1.50	0	0	2.38	1	0	2.28	0
All interest-bearing funds .....	0.23	0.42	20	0.72	1.15	16	0.43	0.74	17	0.91	1.49	19	0.68	1.19	15

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....		72,718		46,699		260,958		173,367		159,682		
Fiduciary activities income .....		8,917		7,856		32,378		30,310		30,258		
Service charges on deposit accounts - domestic .....		9,027		10,200		37,914		38,914		37,212		
Trading revenue.....		5		-10		29		32		2		
Investment banking fees and commissions.....		5,610		5,115		20,374		17,995		15,603		
Insurance activities revenue.....		54		150		554		669		692		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees .....		-178		-446		-3,508		1,515		3,846		
Net securitization income .....		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		24,059		9,233		95,323		24,182		17,062		
Other non-interest income.....		25,224		14,601		77,894		59,750		55,007		
Total overhead expenses .....		112,384		96,652		415,704		359,792		330,814		
Personnel expense.....		67,923		59,252		259,863		217,619		198,273		
Net occupancy expense.....		10,109		10,052		40,504		36,629		36,692		
Goodwill impairment losses .....		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		1,011		1,015		4,057		1,897		1,344		
Other operating expenses.....		33,341		26,333		111,280		103,647		94,505		
Fee income on mutual funds and annuities.....		1,365		1,338		5,082		5,490		5,599		
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0		
Number of equivalent employees .....		2,897		2,912		2,960		2,982		2,669		
Average personnel expense per employee.....		23.45		20.35		87.79		72.98		74.29		
Average assets per employee.....		6,371.26		5,156.50		5,642.60		4,568.80		4,781.48		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	1.88	2.10	52	2.87	2.64	59	1.95	2.02	55	3.17	2.72	60
Overhead expenses / Net Interest Income + non-interest income .....	57.10	59.31	36	56.96	63.90	25	55.11	62.28	24	56.37	61.29	34
<b>Percent of Average Assets</b>												
Total overhead expense .....	2.44	2.28	64	2.57	2.68	51	2.49	2.57	57	2.64	2.69	54
Personnel expense.....	1.47	1.28	71	1.58	1.36	75	1.56	1.30	76	1.60	1.41	69
Net occupancy expense.....	0.22	0.24	35	0.27	0.27	50	0.24	0.26	41	0.27	0.28	46
Other operating expenses.....	0.74	0.73	62	0.73	0.98	33	0.69	0.94	29	0.77	0.97	41
Overhead less non-interest income .....	0.86	1.10	26	1.33	1.47	41	0.93	1.25	24	1.37	1.32	49
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	56.87	58.69	38	56.62	63.38	25	54.89	61.82	24	56.04	60.64	35
Personnel expense.....	34.37	33.28	55	34.71	33.17	57	34.32	32.36	60	33.90	32.39	57
Net occupancy expense.....	5.12	6.42	30	5.89	6.75	34	5.35	6.58	28	5.71	6.52	33
Other operating expenses.....	17.38	18.45	48	16.02	22.88	19	15.23	22.28	15	16.44	21.20	22
Total non-interest income .....	36.80	28.42	70	27.35	26.40	61	34.46	28.83	66	27	29.23	56
Fiduciary activities income .....	4.51	2.15	80	4.60	2.03	82	4.28	2.09	79	4.72	1.97	82
Service charges on domestic deposit accounts .....	4.57	3.21	76	5.97	3.92	79	5.01	3.27	81	6.06	3.88	80
Trading revenue.....	0	0.97	45	-0.01	1.58	16	0	1.28	43	0	1.18	39
Investment banking fees and commissions.....	2.84	2.51	68	3	2.81	69	2.69	2.46	70	2.80	3.54	66
Insurance activities revenue.....	0.03	0.38	41	0.09	0.40	54	0.07	0.41	51	0.10	0.47	52
Venture capital revenue.....	0	0.02	45	0	-0.01	50	0	0.01	44	0	0.02	42
Net servicing fees .....	-0.09	0.99	3	-0.26	-0.41	23	-0.46	0.01	16	0.24	0.28	63
Net securitization income .....	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	12.17	3.74	90	5.41	1.88	85	12.59	3.92	87	3.77	1.86	80
Other non-interest income.....	12.76	8.65	76	8.55	9.85	49	10.29	9.65	65	9.31	10.04	59
Overhead less non-interest income .....	20.07	29.66	23	29.26	36.23	29	20.43	31.93	17	29.04	31.06	36
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.67	21.04	67	21.72	17.54	73	22.32	18.63	73	22.71	20.56	67
Applicable income tax + TE / Pretax net operating income + TE .....	23.66	22.74	63	23.25	22.86	54	23.24	21.18	64	24.06	23.23	64

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	6,925,191	6,637,235	6,770,231	6,618,594	5,626,353	4.34	34.94	
Commercial and industrial loans .....	1,908,450	1,248,480	1,955,143	1,240,107	1,088,749	52.86	82.52	
Loans to individuals .....	1,010,882	987,718	1,026,180	1,015,929	1,040,080	2.35	17.90	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0			
Agricultural loans .....	78,055	91,684	75,247	102,471	88,427	-14.87	-2.43	
Other loans and leases .....	596,431	547,977	575,253	507,569	490,276	8.84	57.82	
Less: Unearned income .....	34,396	7,057	26,985	7,654	5,975	387.40	599.67	
Loans and leases, net of unearned income .....	10,484,613	9,506,037	10,375,069	9,477,016	8,327,910	10.29	40.01	
Less: Allowance for loan and lease losses .....	153,794	134,599	150,457	132,949	128,044	14.26	20.63	
Net loans and leases .....	10,330,819	9,371,438	10,224,612	9,344,067	8,199,866	10.24	40.35	
Debt securities that reprice or mature in over 1 year .....	3,679,560	2,374,290	3,635,898	1,597,621	967,080	54.98	83.26	
Mutual funds and equity securities .....	8,084	4,423	7,284	7,150	29,126	82.77	-91.26	
Subtotal .....	14,018,463	11,750,151	13,867,794	10,948,838	9,196,072	19.30	48.17	
Interest-bearing bank balances .....	2,200,548	802,188	1,597,706	746,806	1,044,438	174.32	183.97	
Federal funds sold and reverse repos .....	22,080	48,112	10,238	200,831	194,183	-54.11	488.64	
Debt securities that reprice or mature within 1 year .....	1,676,240	1,610,993	1,716,688	1,978,008	1,858,407	4.05	72.97	
Trading assets .....	125	2,434	216	108	125	-94.86	-88.32	
Total earning assets .....	17,917,456	14,213,878	17,192,642	13,874,591	12,293,225	26.06	59.84	
Non-interest-bearing cash and due from depository institutions .....	178,492	187,091	246,212	256,499	239,047	-4.60	2.12	
Premises, fixed assets, and leases .....	218,528	222,387	218,062	225,804	164,684	-1.74	23.14	
Other real estate owned .....	8,019	10,085	10,580	9,756	11,354	-20.49	-71.16	
Investment in unconsolidated subsidiaries .....	0	0	0	0	0			
Intangible and other assets .....	644,932	623,319	651,967	627,781	485,860	3.47	24.95	
Total assets .....	18,967,427	15,256,760	18,319,463	14,994,431	13,194,170	24.32	56.68	
Quarterly average assets .....	18,457,526	15,015,731	17,727,072	14,378,475	12,753,744	22.92	53.89	
Average loans and leases (YTD) .....	10,325,777	9,435,486	10,036,140	8,639,119	8,256,094	9.44	40.05	
<b>Memoranda</b>								
Loans held-for-sale .....	149,016	62,938	134,434	73,172	32,116	136.77	412.79	
Loans not held-for-sale .....	10,335,597	9,443,099	10,240,635	9,403,844	8,295,794	9.45	38.56	
Real estate loans secured by 1–4 family .....	1,925,184	1,833,503	1,853,533	1,832,589	1,571,360	5.00	33.70	
Commercial real estate loans .....	4,752,870	4,516,874	4,655,407	4,503,934	3,841,195	5.22	35.58	
Construction and land development .....	743,020	784,601	709,601	770,963	660,849	-5.30	24.08	
Multifamily .....	693,376	576,901	674,515	580,189	522,083	20.19	53.92	
Nonfarm nonresidential .....	3,316,474	3,155,372	3,271,291	3,152,782	2,658,263	5.11	35.03	
Real estate loans secured by farmland .....	247,137	286,858	261,291	282,071	213,798	-13.85	32.28	
Total investment securities .....	5,363,884	3,989,706	5,359,870	3,582,779	2,854,613	34.44	74.75	
U.S. Treasury securities .....	574,192	362,579	866,472	357,622	269,589	58.36	18843.98	
US agency securities (excluding mortgage-backed securities) .....	2,013,521	841,560	1,730,254	845,909	699,738	139.26	78.33	
Municipal securities .....	111,139	210,203	134,225	237,740	389,639	-47.13	-84.21	
Mortgage-backed securities .....	2,545,694	2,152,723	2,490,626	1,711,641	1,067,886	18.25	243.08	
Asset-backed securities .....	21,802	25,382	22,246	28,609	38,438	-14.10	-41.46	
Other debt securities .....	89,452	392,836	108,763	394,108	360,197	-77.23	-75.26	
Mutual funds and equity securities .....	8,084	4,423	7,284	7,150	29,126	82.77	-91.26	
Available-for-sale securities .....	5,333,950	3,937,644	5,323,017	3,518,407	2,747,237	35.46	82.27	
U.S. Treasury securities .....	574,192	362,579	866,472	357,622	269,589	58.36	18843.98	
US agency securities (excluding mortgage-backed securities) .....	2,013,521	841,560	1,730,254	845,909	699,738	139.26	78.33	
Municipal securities .....	89,359	162,652	104,729	180,608	311,503	-45.06	-84.08	
Mortgage-backed securities .....	2,545,624	2,152,635	2,490,553	1,711,551	1,067,772	18.26	243.20	
Asset-backed securities .....	21,802	25,382	22,246	28,609	38,438	-14.10	-41.46	
Other debt securities .....	89,452	392,836	108,763	394,108	360,197	-77.23	-75.26	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	259	714	359	898	1,180	-63.73	-95.65	
Available-for-sale securities appreciation (depreciation) .....	18,551	17,840	30,816	6,275	-15,123	3.99	-67.63	
Structured notes, fair value .....	119,210	5,345	50,951	5,586	4,750	2130.31	1235.54	
Pledged securities .....	3,450,432	2,902,063	3,675,748	2,651,053	2,141,124	18.90	70.26	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	5,755,380	3,755,461	5,375,997	3,749,317	2,927,161	53.25	921.40
NOW, ATS and transaction accounts .....	381,152	317,786	474,730	421,713	150,307	19.94	315.95
Time deposits less brokered deposits < \$250K .....	1,110,148	1,264,607	1,165,272	1,261,914	1,141,244	-12.21	
MMDA and other savings accounts .....	7,412,567	5,857,942	7,073,143	5,804,337	5,617,726	26.54	8.02
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	14,659,247	11,195,796	14,089,142	11,237,281	9,836,438	30.94	74.57
Time deposits of \$250K or more .....	293,155	313,818	297,831	310,128	236,067	-6.58	
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	1,351,988	1,255,228	1,315,747	1,022,347	944,148	7.71	10.26
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	0	0	1,535	1,773	0	0	
Other borrowings w/remaining maturity over 1 year .....	5,000	0	3,745	33,505	0		236.70
Brokered deposits < \$250K .....	12,283	39,397	13,283	47,990	49,762	-68.82	
Noncore funding .....	1,662,426	1,608,443	1,632,141	1,415,743	1,229,977	3.36	-12.24
Trading liabilities .....	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities .....	0	0	0	6,702	0		
Other liabilities .....	269,312	272,686	267,525	208,642	180,872	-1.24	34.74
Total liabilities .....	16,590,985	13,076,925	15,988,808	12,868,368	11,247,287	26.87	58.14
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	5,956	5,956	5,956	5,956	5,956	0.00	0.00
Common surplus .....	5,219	5,250	5,250	5,250	5,250	-0.59	-0.59
Retained earnings .....	2,504,638	2,298,461	2,449,521	2,253,438	2,081,588	8.97	47.15
Accumulated other comprehensive income .....	-59,997	-50,413	-50,653	-59,162	-66,492		
Other equity capital components .....	-79,374	-79,419	-79,419	-79,419	-79,419		
Total holding company equity capital .....	2,376,442	2,179,835	2,330,655	2,126,063	1,946,883	9.02	47.17
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	2,376,442	2,179,835	2,330,655	2,126,063	1,946,883	9.02	47.17
Total liabilities and capital .....	18,967,427	15,256,760	18,319,463	14,994,431	13,194,170	24.32	56.68
<b>Memoranda</b>							
Non-interest-bearing deposits .....	5,755,380	3,755,461	5,375,997	3,749,317	3,345,110	53.25	91.21
Interest-bearing deposits .....	9,209,305	7,793,550	9,024,259	7,846,082	6,777,157	18.17	52.12
Total deposits .....	14,964,685	11,549,011	14,400,256	11,595,399	10,122,267	29.58	65.10
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,330,655	2,126,063	2,126,063	1,946,883	1,785,214		
Accounting restatements .....	0	0	0	-180	0		
Net income .....	62,862	52,324	240,776	209,643	177,576		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	7,744	7,301	44,693	37,613	30,976		
Change in other comprehensive income .....	-9,344	8,749	8,509	7,330	15,069		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	13	0	0	0	0		
Holding company equity capital, ending balance .....	2,376,442	2,179,835	2,330,655	2,126,063	1,946,883		

## Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	36.51	36.10	46	43.50	38.37	54	36.96	36.22	43	44.14	37.78	55	42.64	37.19	52
Commercial and industrial loans .....	10.06	13.88	31	8.18	12.73	29	10.67	13.52	34	8.27	12.02	30	8.25	12.85	29
Loans to individuals .....	5.33	3.42	75	6.47	3.84	74	5.60	3.40	73	6.78	4.20	71	7.88	4.31	78
Loans to depository institutions and acceptances of other banks .....	0	0.02	32	0	0.03	29	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.41	0.19	80	0.60	0.20	83	0.41	0.19	78	0.68	0.24	83	0.67	0.30	82
Other loans and leases.....	3.14	4.29	51	3.59	4.96	48	3.14	4.63	48	3.39	5.01	43	3.72	5	44
Net loans and leases.....	54.47	60.99	23	61.42	64.23	29	55.81	61.58	24	62.32	63.77	34	62.15	63.98	31
Debt securities over 1 year.....	19.40	16.70	64	15.56	14.63	57	19.85	15.55	71	10.65	14.60	26	7.33	14.63	14
Mutual funds and equity securities .....	0.04	0.06	60	0.03	0.05	55	0.04	0.05	55	0.05	0.06	58	0.22	0.06	90
Subtotal .....	73.91	78.43	26	77.02	80.12	21	75.70	78.16	26	73.02	79.65	19	69.70	79.97	17
Interest-bearing bank balances .....	11.60	9.08	67	5.26	4.14	66	8.72	7.51	62	4.98	3.06	73	7.92	3.04	87
Federal funds sold and reverse repos .....	0.12	0.50	73	0.32	0.78	78	0.06	0.82	69	1.34	1.57	80	1.47	1.66	78
Debt securities 1 year or less .....	8.84	1.59	95	10.56	1.72	95	9.37	1.68	96	13.19	1.91	97	14.09	1.96	97
Trading assets .....	0	0.56	38	0.02	1.27	34	0	1.01	35	0	1.19	30	0	1.33	32
Total earning assets.....	94.46	91.48	83	93.16	89.78	82	93.85	91.05	79	92.53	89.53	80	93.17	89.74	84
Non-interest cash and due from depository institutions.....	0.94	1	44	1.23	1.12	60	1.34	1.07	75	1.71	1.14	87	1.81	1.21	84
Other real estate owned.....	0.04	0.02	82	0.07	0.03	83	0.06	0.02	85	0.07	0.03	82	0.09	0.04	84
All other assets.....	4.59	7.44	16	5.61	9.05	16	4.81	7.82	13	5.76	9.27	15	5.02	8.98	12
<b>Memoranda</b>															
Short-term investments .....	20.56	11.92	84	16.13	7.73	84	18.15	11.17	81	19.51	7.63	86	23.47	7.80	89
U.S. Treasury securities.....	3.03	0.98	82	2.38	0.86	78	4.73	0.84	90	2.39	1.03	75	2.04	1.04	76
US agency securities (excluding mortgage-backed securities) .....	10.62	0.73	98	5.52	0.51	97	9.44	0.63	99	5.64	0.54	97	5.30	0.69	95
Municipal securities .....	0.59	1.77	43	1.38	1.44	62	0.73	1.69	47	1.59	1.34	66	2.95	1.62	75
Mortgage-backed securities .....	13.42	12.38	56	14.11	11.43	69	13.60	11.75	61	11.42	11.44	51	8.09	11.13	31
Asset-backed securities .....	0.11	0.35	62	0.17	0.27	68	0.12	0.32	63	0.19	0.28	69	0.29	0.33	72
Other debt securities .....	0.47	0.46	64	2.57	0.39	94	0.59	0.42	72	2.63	0.39	94	2.73	0.41	94
Loans held-for-sale.....	0.79	0.46	75	0.41	0.40	64	0.73	0.52	68	0.49	0.39	69	0.24	0.30	57
Loans held for investment .....	54.49	61.15	23	61.89	64.43	31	55.90	61.72	24	62.72	63.50	35	62.87	63.93	32
Real estate loans secured by 1–4 family .....	10.15	11.69	44	12.02	13.18	43	10.12	11.91	42	12.22	13.29	46	11.91	13.46	42
Revolving .....	1.34	1.51	53	1.89	2.02	54	1.46	1.66	52	1.95	2.07	53	2.04	2.27	50
Closed-end, secured by first liens .....	8.47	9.76	46	9.65	10.62	45	8.29	9.81	44	9.76	10.69	46	9.27	10.57	46
Closed-end, secured by junior liens .....	0.34	0.21	81	0.48	0.28	81	0.37	0.22	80	0.51	0.28	82	0.60	0.31	83
Commercial real estate loans .....	25.06	22.27	57	29.61	23.11	60	25.41	22.22	55	30.04	22.23	63	29.11	21.58	63
Construction and land development .....	3.92	3.32	59	5.14	3.46	73	3.87	3.40	61	5.14	3.44	73	5.01	3.51	69
Multifamily.....	3.66	3.21	65	3.78	3.23	68	3.68	3.12	66	3.87	3.01	72	3.96	2.72	77
Nonfarm nonresidential .....	17.49	14.77	61	20.68	15.32	64	17.86	14.72	61	21.03	14.69	68	20.15	14.44	67
Real estate loans secured by farmland.....	1.30	0.33	86	1.88	0.35	91	1.43	0.33	88	1.88	0.36	90	1.62	0.41	85

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	<b>Loan Mix, Percent of Gross Loans and Leases</b>														
Real estate loans .....	66.05	57.91	61	69.82	57.83	62	65.25	57.15	62	69.84	57.46	63	67.56	56.49	59
Real estate loans secured by 1–4 family.....	18.36	19.43	47	19.29	20.44	43	17.87	19.43	42	19.34	20.75	42	18.87	21.10	39
Revolving .....	2.43	2.45	53	3.04	3.09	50	2.58	2.64	51	3.09	3.15	50	3.24	3.50	48
Closed-end.....	15.93	16.76	49	16.25	17.13	48	15.29	16.59	44	16.25	17.39	44	15.63	17.39	40
Commercial real estate loans .....	45.33	35.36	65	47.52	34.31	70	44.87	34.63	64	47.52	33.52	73	46.12	32.14	68
Construction and land development.....	7.09	5.29	67	8.25	5.12	75	6.84	5.26	68	8.14	5.09	74	7.94	5.20	77
1–4 family.....	2.63	1.05	85	3	0.98	87	2.52	0.93	87	2.88	0.94	86	1.98	1.02	74
Other.....	4.46	4.21	56	5.26	4	69	4.32	4.19	56	5.26	4.02	67	5.95	4.05	70
Multifamily.....	6.61	5.08	69	6.07	4.90	67	6.50	4.96	69	6.12	4.69	69	6.27	4.10	78
Nonfarm nonresidential .....	31.63	23.47	70	33.19	22.69	73	31.53	22.93	72	33.27	22.15	73	31.92	21.40	73
Owner-occupied.....	12.12	7.93	76	13.59	7.70	83	12.01	7.68	75	13.80	7.72	85	13.71	8.03	82
Other.....	19.51	15.25	64	19.60	14.76	68	19.52	14.95	64	19.46	14.34	69	18.21	13.38	67
Real estate loans secured by farmland.....	2.36	0.56	88	3.02	0.53	91	2.52	0.54	89	2.98	0.55	91	2.57	0.63	88
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.08	29	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans .....	18.20	23.16	36	13.13	20.31	29	18.84	22.17	39	13.09	19.53	29	13.07	20.32	26
Loans to individuals .....	9.64	6.02	74	10.39	6.48	72	9.89	6.13	73	10.72	7.13	71	12.49	7.36	78
Credit card loans .....	0.61	0.50	75	0.78	0.71	74	0.70	0.65	75	0.85	0.81	73	0.93	1.02	73
Agricultural loans.....	0.74	0.33	83	0.96	0.31	84	0.73	0.32	81	1.08	0.37	84	1.06	0.46	82
Other loans and leases.....	5.69	8.05	54	5.76	9.38	48	5.54	9.09	50	5.36	9.85	44	5.89	9.66	47
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	307.71	382.51	37	328.87	401.07	36	309.06	381.27	37	335.10	391.26	39	295.08	379.80	35
Real estate loans secured by 1–4 family.....	85.54	124.29	33	90.85	138.65	33	84.61	125.03	32	92.78	138.18	32	82.41	137.84	29
Revolving .....	11.33	16.14	47	14.32	21.22	43	12.21	17.42	45	14.81	21.26	43	14.14	23.33	39
Closed-end.....	74.21	106.79	35	76.53	115.78	34	72.41	106.14	32	77.98	115.20	34	68.27	112.79	31
Commercial real estate loans .....	211.19	237.40	40	223.81	240.54	46	212.52	234.65	42	228.03	229.44	49	201.46	219.72	45
Construction and land development.....	33.02	35.26	51	38.88	35.93	58	32.39	35.62	50	39.03	34.95	59	34.66	35.36	54
1–4 family.....	12.26	6.84	77	14.12	6.92	78	11.94	6.34	76	13.81	6.61	77	8.66	7.04	63
Other.....	20.76	28.01	40	24.75	27.85	48	20.46	28.16	41	25.22	27.32	50	26	27.26	50
Multifamily.....	30.81	34.02	59	28.59	33.54	51	30.79	32.74	58	29.38	31.04	54	27.38	27.85	56
Nonfarm nonresidential .....	147.36	157.71	43	156.35	159.79	47	149.34	155.06	46	159.63	152.10	51	139.42	147.22	48
Owner-occupied.....	56.48	52.99	55	64.01	54.16	59	56.86	52.37	57	66.24	53.07	62	59.87	54.89	57
Other.....	90.88	102.29	42	92.34	103.49	43	92.47	100.54	43	93.39	97.41	48	79.54	91.80	47
Real estate loans secured by farmland.....	10.98	3.50	83	14.21	3.48	86	11.93	3.44	85	14.28	3.60	87	11.21	4.02	82
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans .....	84.80	145.22	21	61.86	132.09	19	89.25	139.91	26	62.79	122.02	25	57.10	128.82	19
Loans to individuals .....	44.92	35.91	70	48.94	40.80	65	46.85	37.47	69	51.44	43.51	64	54.55	42.67	66
Credit card loans .....	2.86	2.59	73	3.68	3.94	72	3.32	3.30	73	4.09	4.34	73	4.06	5.31	72
Agricultural loans.....	3.47	1.94	77	4.54	1.90	82	3.44	1.88	76	5.19	2.18	80	4.64	2.72	78
Other loans and leases.....	26.50	47.52	39	27.15	54.71	33	26.26	49.54	35	25.70	52.44	32	25.71	51.79	33
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	33.87	27.81	65	34.66	27.16	65	33.49	27.32	62	34.44	26.45	65	33.54	24.79	69
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	157.79	185.94	39	163.26	188.67	41	158.64	183.76	39	165.27	178.57	44	146.51	167.93	45
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	214.27	243.39	39	227.27	248.20	45	215.50	240.85	42	231.51	236.10	48	206.38	225.98	45

## Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	20.56	11.92	84	16.13	7.73	84	18.15	11.17	81	19.51	7.63	86	23.47	7.80	89
Liquid assets .....	39.72	27.16	85	28.82	22.73	78	37.89	26.22	84	27.45	22.44	73	26.64	22.72	73
Investment securities .....	28.28	18.78	83	26.15	16.91	85	29.26	17.85	88	23.89	16.99	78	21.64	17.27	72
Net loans and leases .....	54.47	60.99	23	61.42	64.23	29	55.81	61.58	24	62.32	63.77	34	62.15	63.98	31
Net loans, leases and standby letters of credit .....	54.76	61.79	21	61.79	65.22	29	56.14	62.48	24	62.73	64.84	34	62.68	65.07	29
Core deposits .....	77.29	73.69	52	73.38	64.18	72	76.91	70.67	58	74.94	63.09	76	74.55	62.13	78
Noncore funding .....	8.76	11.95	47	10.54	19.78	21	8.91	14.13	41	9.44	19.36	26	9.32	21.34	14
Time deposits of \$250K or more .....	1.55	1.96	48	2.06	2.95	41	1.63	2.11	45	2.07	2.94	39	1.79	2.89	31
Foreign deposits .....	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	7.13	1.22	92	8.23	1.77	91	7.18	1.47	93	6.82	1.94	86	7.16	1.97	88
Secured federal funds purchased .....	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	7.01	0.60	98	7.91	0.97	98	7.13	0.54	99	5.48	0.48	97	5.68	0.54	98
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0	1.11	10	0	3.69	4	0.01	1.24	20	0.01	3.01	8	0	3.67	2
Earning assets that reprice within 1 year .....	37.34	38.67	44	37.56	39.59	45	35.47	39.38	38	41.53	39.29	54	45.31	40.29	69
Interest-bearing liabilities that reprice within 1 year .....	5.84	7.73	46	7.70	10.23	38	6.32	8.20	48	8.88	10.19	50	7.66	10.01	44
Long-term debt that reprices within 1 year .....	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year .....	31.50	29.49	48	29.87	27.26	55	29.15	29.11	44	32.65	26.63	63	37.65	27.38	75
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-15.94	-0.51	8	-7.25	14.37	6	-12.20	3.20	9	-13.78	14.45	2	-20.28	16.62	1
Net short-term noncore funding dependence .....	-16.32	-6.88	18	-7.75	4.94	14	-12.63	-4.76	20	-14.61	3.38	10	-20.82	4.66	9
Short-term investment / Short-term noncore funding .....	242.22	246.74	63	158.76	77.70	82	211.57	184.19	64	220.83	77.77	88	262.43	66.46	94
Liquid assets - short-term noncore funding / Nonliquid assets .....	51.82	30.67	84	26.21	16.50	79	47.20	28.18	82	25.66	16.97	76	24.12	16.04	74
Net loans and leases / Total deposits .....	69.03	76.22	29	81.14	88.34	29	71	79.43	28	80.58	90.31	25	81.01	90.08	26
Net loans and leases / Core deposits .....	70.47	83.77	22	83.70	101.46	18	72.57	88.34	22	83.15	103.93	16	83.36	105	16
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.01	0.62	29	0.04	1.57	16	0.02	1.57	12	0.05	0.72	21	0.07	-0.82	85
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	0.88	1.31	45	0.95	3.85	16	1.51	4.31	14	0.34	1.36	25	-0.85	-1.98	77
Structured notes appreciation (depreciation) / Tier 1 capital .....	0.01	0	63	0	-0.04	43	0.01	0.02	57	0	0	45	-0.01	-0.05	42
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0.41	12.84	36	1.19	12.92	35	0.55	11.38	38	1.60	12.67	38	2.74	16.19	33
Available-for-sale securities .....	99.44	85.49	72	98.70	85.17	69	99.31	87.23	71	98.20	85.40	65	96.24	81.88	69
U.S. Treasury securities .....	10.70	5.10	80	9.09	5.04	73	16.17	4.72	85	9.98	6.15	75	9.44	6.99	66
US agency securities (excluding mortgage-backed securities) .....	37.54	4.35	97	21.09	3.36	95	32.28	4.01	98	23.61	3.49	96	24.51	4.02	94
Municipal securities .....	2.07	9.71	34	5.27	8.69	47	2.50	9.83	36	6.64	7.75	57	13.65	9.16	66
Mortgage-backed securities .....	47.46	66.67	20	53.96	68.40	26	46.47	66.64	17	47.77	67.43	20	37.41	65.45	15
Asset-backed securities .....	0.41	1.97	62	0.64	1.67	66	0.42	1.91	61	0.80	1.66	67	1.35	2.05	69
Other debt securities .....	1.67	3.05	52	9.85	2.67	86	2.03	3.01	55	11	2.94	88	12.62	2.79	90
Mutual funds and equity securities .....	0.15	0.36	52	0.11	0.35	49	0.14	0.35	47	0.20	0.40	54	1.02	0.42	82
Debt securities 1 year or less .....	31.25	9.29	93	40.38	10.98	94	32.03	10.55	90	55.21	11.86	94	65.10	11.91	94
Debt securities 1 to 5 years .....	32.85	16.09	85	27.20	17.72	72	31.73	17.03	81	25.63	17.94	72	19.72	19.18	60
Debt securities over 5 years .....	35.75	72.48	10	32.31	67.50	15	36.11	69.86	14	18.97	66.02	8	14.16	64.73	4
Pledged securities .....	64.33	33.48	87	72.74	36.65	90	68.58	35.67	89	73.99	30.57	95	75.01	33.30	94
Structured notes, fair value .....	2.22	0.05	94	0.13	0.04	86	0.95	0.02	95	0.16	0.03	88	0.17	0.04	88
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	58.41	156.41	35	-22.62	53.90	11	13.64	183.32	15	-5.53	26.69	27	31.78	6.77	79
Investment securities .....	34.44	31.91	67	26.50	9.51	82	49.60	23.62	83	25.51	11.75	79	-11.39	9.42	7
Core deposits .....	30.94	29.18	64	13.56	12	66	25.38	26.88	51	14.24	11.23	68	2.15	7.29	32
Noncore funding .....	3.36	-25.09	84	17.55	16.35	60	15.29	-12.18	80	15.10	6.59	69	-3.52	10.67	25

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			3,054,194	2,706,598	2,368,775
Commit: Secured commercial real estate loans .....	1,096,363	929,934	1,027,357	851,828	632,541
Commit: Unsecured real estate loans .....	53,840	41,251	50,938	35,662	57,585
Credit card lines (reported semiannually, June/Dec) .....			457,308	518,041	472,942
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	56,096	56,176	59,965	62,435	70,802
Commercial and similar letters of credit .....	8,754	2,703	6,384	2,703	4,315
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	46,258	38,696	46,463	38,696	8,696
Credit derivatives - notional amount (holding company as beneficiary) .....	29,593	30,000	29,796	30,000	0
Credit derivative contracts w/ purchased credit protection-investment grade..	75,851	68,696	76,259	38,696	8,696
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	30,000	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	401,523	506,502	473,192	175,830	78,141
Written options contracts (interest rate) .....	301,356	439,788	403,277	107,570	44,533
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	471,748	399,113	463,410	359,665	191,823
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....					16.67	22.01	33	18.05	23.52	35	17.95	24.05	36		
Standby letters of credit .....	0.30	0.67	29	0.37	0.78	35	0.33	0.71	34	0.42	0.84	38	0.54	0.92	40
Commercial and similar letters of credit .....	0.05	0.02	80	0.02	0.02	66	0.03	0.02	79	0.02	0.02	69	0.03	0.02	72
Securities lent .....	0	0.11	41	0	0.16	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.24	0.28	68	0.25	0.41	66	0.25	0.35	67	0.26	0.42	66	0.07	0.52	59
Credit derivatives - notional amount (holding company as beneficiary) .....	0.16	0.18	68	0.20	0.33	69	0.16	0.30	68	0.20	0.52	70	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade..	0.40	0.17	82	0.45	0.23	80	0.42	0.25	79	0.26	0.30	76	0.07	0.52	73
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.16	34	0	0.38	34	0	0.30	33	0.20	0.45	80	0	0.69	34
Derivative contracts .....	6.19	42.67	20	8.82	54.47	20	7.31	48.62	20	4.29	68.47	15	2.38	65.81	13
Interest rate contracts .....	6.19	30.32	22	8.82	40.32	22	7.31	34.36	22	4.29	47.31	17	2.38	43.84	14
Interest rate futures and forward contracts .....	2.12	4.59	71	3.32	11.14	75	2.58	6.21	71	1.17	10.67	64	0.59	11.40	59
Written options contracts (interest rate) .....	1.59	2	63	2.88	2.54	76	2.20	2.18	69	0.72	2.47	58	0.34	2.16	46
Purchased options contracts (interest rate) .....	0	1.45	22	0	1.56	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps .....	2.49	20.33	20	2.62	23.70	16	2.53	20.83	18	2.40	28.86	15	1.45	26.74	14
Foreign exchange contracts .....	0	6.19	25	0	6.58	22	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts .....	0	3.83	26	0	4.16	23	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange) .....	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.71	39	0	0.85	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.80	33	0	1.75	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.06	43	0	0.13	41	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.27	37	0	0.31	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....					30.43	42.82	44	31.33	45.53	42	28.69	44.93		38	

**Derivative Instruments**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	1,174,627	1,345,403	1,339,879	643,065	314,497
Interest rate contracts .....	1,174,627	1,345,403	1,339,879	643,065	314,497
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	401,523	506,502	473,192	175,830	78,141
Written options .....	301,356	439,788	403,277	107,570	44,533
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	301,356	439,788	403,277	107,570	44,533
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	471,748	399,113	463,410	359,665	191,823
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	1,174,627	1,345,403	1,339,879	643,065	314,497
Interest rate contracts .....	1,174,627	1,345,403	1,339,879	643,065	314,497
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	949,123	970,629	1,012,861	604,191	278,659
One year or less .....	410,701	504,314	480,894	174,588	76,651
Over 1 year to 5 years .....	8,715	9,690	10,233	11,377	10,186
Over 5 years .....	529,707	456,625	521,734	418,226	191,822
Gross negative fair value (absolute value) .....	12,620	28,810	23,138	6,566	3,829
Gross positive fair value.....	19,278	28,770	26,494	6,864	5,225
Held for trading.....	0	0	0	0	0
Non-traded.....	19,278	28,770	26,494	6,864	5,225
Current credit exposure on risk-based capital derivative contracts .....	19,278	28,770	26,494	6,864	5,225
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.52	76	100	94.85	79	100	94.10	77	100	93.44	80	100	92.91	80
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.16	25	0	3.08	22	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts .....	0	1.04	33	0	1.10	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	34.18	12.82	81	37.65	13.53	82	35.32	14.05	79	27.34	13.49	77	24.85	12.78	76
Written options .....	25.66	8.11	85	32.69	7.86	89	30.10	8.18	89	16.73	5.91	84	14.16	6.60	79
Exchange-traded .....	0	0.10	42	0	0.11	42	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	25.66	7.80	86	32.69	7.35	89	30.10	7.73	89	16.73	5.10	88	14.16	5.49	84
Purchased options .....	0	3.58	20	0	3.47	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded .....	0	0.11	42	0	0.19	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	0	3.15	21	0	2.77	19	0	2.86	21	0	3.35	18	0	3.20	20
Swaps .....	40.16	69.64	20	29.66	69.06	15	34.59	68.76	17	55.93	69.75	28	60.99	70.34	30
Held for trading .....	0	42.14	20	0	45.49	17	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts .....	0	36.29	20	0	38.85	17	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts .....	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.51	40	0	0.72	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	100	57.86	79	100	54.51	82	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts .....	100	54.11	87	100	52.13	89	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts .....	0	0.45	33	0	0.31	33	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.12	37	0	0.08	38	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	80.80	90.92	22	72.14	91.11	16	75.59	91.48	18	93.95	93.86	36	88.60	94.47	27
One year or less .....	34.96	26.80	67	37.48	31.34	67	35.89	32.05	65	27.15	32.17	56	24.37	32.51	56
Over 1 year to 5 years .....	0.74	28.69	10	0.72	27.94	11	0.76	27.06	8	1.77	30.45	14	3.24	31.16	13
Over 5 years .....	45.10	30.03	67	33.94	31.18	59	38.94	29.56	60	65.04	28.09	84	60.99	28.71	80
Gross negative fair value (absolute value) .....	1.07	1.21	52	2.14	1.98	62	1.73	1.55	64	1.02	0.83	58	1.22	0.72	86
Gross positive fair value .....	1.64	1.70	46	2.14	2.69	42	1.98	2.23	49	1.07	1.19	48	1.66	0.85	93
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.05	27	0.02	0.11	26	0.01	0.07	28	0	0.06	23	0	0.06	21
Gross positive fair value (X) .....	0.01	0.07	23	0.02	0.13	21	0.01	0.09	21	0	0.07	20	0	0.06	17
Held for trading (X) .....	0	0.05	21	0	0.10	18	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X) .....	0.01	0.01	52	0.02	0.02	56	0.01	0.02	60	0	0.01	55	0	0.01	47
Current credit exposure (X) .....	0.01	0.05	30	0.02	0.09	29	0.01	0.06	28	0	0.05	25	0	0.04	27
Credit losses on derivative contracts .....	0	0	47	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	47	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.17	0.61	33	0.26	1.16	30	0.24	0.85	32	0.06	0.73	29	0.05	0.53	33

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	150,457	132,949	132,949	128,044	128,242
Gross losses .....	2,518	4,670	16,583	16,065	21,915
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	2,150	1,782	6,938	6,946	5,837
Net losses .....	368	2,888	9,645	9,119	16,078
Provision for loan and lease losses .....	3,705	4,538	27,153	14,024	15,880
Adjustments .....	0	0	0	0	0
Ending balance .....	153,794	134,599	150,457	132,949	128,044
Memo: Allocated transfer risk reserve (ATTRR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0.08	-0.11	82	0.12	0.87	8	0.16	0.51	11	0.10	0.15	44	0.12	0.14	54
Provision for loan and lease losses / Average loans and leases .....	0.14	-0.20	84	0.19	1.41	6	0.27	0.82	9	0.16	0.24	46	0.19	0.24	57
Provision for loan and lease losses / Net loan and lease losses .....	1,006.79	-168.35	93	157.13	730.69	11	281.52	487.86	40	153.79	130.58	71	98.77	134.68	33
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.49	1.49	55	1.43	1.32	64	1.47	1.58	47	1.41	0.83	90	1.54	0.90	89
Allowance for loan and lease losses / Total loans and leases .....	1.47	1.47	55	1.42	1.30	65	1.45	1.55	46	1.40	0.81	90	1.54	0.89	89
Allowance for loan and lease losses / Net loans and leases losses (X) .....	104.48	18.09	95	11.65	10.10	74	15.60	11.58	74	14.58	8.03	82	7.96	7.54	67
Allowance for loan and lease losses / Nonaccrual assets .....	549.70	291.29	88	295.46	310.68	65	543.74	299.17	85	256.94	218.72	73	457.25	214.03	88
ALLL / 90+ days past due + nonaccrual loans and leases .....	531.81	246.27	90	290.42	221.69	73	513.70	244.34	91	251.83	151.73	81	443.66	160.51	91
Gross loan and lease losses / Average loans and leases .....	0.10	0.24	29	0.20	0.34	41	0.17	0.34	35	0.19	0.28	44	0.27	0.30	59
Recoveries / Average loans and leases .....	0.08	0.08	66	0.08	0.07	59	0.07	0.07	56	0.08	0.08	59	0.07	0.09	46
Net losses / Average loans and leases .....	0.01	0.16	18	0.12	0.27	39	0.10	0.27	32	0.11	0.21	41	0.19	0.22	61
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses .....	12.97	7.39	77	11.09	8.09	74	43.19	33.98	72	31.70	36.22	53	22.68	41.30	27
Earnings coverage of net loan and lease losses (X) .....	231.62	25.70	96	24.82	17.23	73	35.04	22.91	79	31.40	24.40	73	15.05	21.75	52
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	-0.02	0.03	18	0.06	0.01	88	0.04	0.04	57	0.02	0.01	63	0.01	0.02	51
Real estate loans secured by 1-4 family .....	-0.01	-0.01	41	-0.01	0.01	27	0.01	0.01	58	0	0.01	45	0.02	0.01	60
Revolving .....	0	-0.03	47	0	0	38	-0.01	0.01	40	0	0.02	50	0.04	0.03	58
Closed-end .....	-0.01	-0.01	42	-0.02	0.01	23	0.01	0	68	0	0	49	0.02	0.01	67
Commercial real estate loans .....	-0.03	0.05	9	0.10	0.01	92	0.05	0.07	56	0.03	0.01	71	0.01	0.01	59
Construction and land development .....	-0.02	0	24	0.01	-0.01	88	0.03	0	81	0.01	-0.01	82	-0.01	-0.03	50
1-4 family .....	0	0	9	0	0	18	0	0	31	0.01	0	93	-0.01	-0.01	23
Other .....	-0.01	0	23	0.01	-0.01	90	0.03	0	82	0	-0.01	77	0	-0.02	83
Multifamily .....	0	0	54	0	0	21	-0.02	0	9	-0.05	0	5	-0.01	0	19
Nonfarm nonresidential .....	-0.03	0.07	7	0.14	0.02	93	0.07	0.11	55	0.04	0.02	75	0.02	0.02	61
Owner-occupied .....	-0.03	0.01	3	0.02	0.01	84	0.01	0.02	49	0.03	0.01	84	0.01	0.01	61
Other .....	0	0.06	23	0.11	0.01	95	0.06	0.08	65	0.01	0.01	71	0.01	0.01	65
Real estate loans secured by farmland .....	0	0	57	-0.01	0.01	11	0	0.02	14	0	0.01	48	-0.01	0	18
Commercial and industrial loans .....	-0.04	0.20	10	-0.12	0.48	1	0.03	0.47	13	0.02	0.37	9	0.58	0.31	80
Loans to individuals .....	0.36	1.06	22	0.87	1.43	40	0.57	1.13	34	0.67	1.17	37	0.75	1.16	51
Credit card loans .....	2.74	2.41	55	2.87	3.52	29	2.48	2.92	36	2.76	3.11	36	2.74	2.92	35
Agricultural loans .....	-0.03	0.02	13	-0.04	0.11	7	0.06	0.19	65	0.06	0.08	71	0.18	0.15	72
Loans to foreign governments and institutions .....	0	0	54	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases .....	0	0.09	54	0.08	0.15	61	0.13	0.15	62	0.16	0.15	67	0.22	0.14	72

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases.....		22,640		48,592		23,979		32,164		32,111
90+ days past due loans and leases .....		941		791		1,618		1,051		858
Nonaccrual loans and leases.....		27,978		45,556		27,671		51,743		28,003
Total past due and nonaccrual loans and leases.....		51,559		94,939		53,268		84,958		60,972
Restructured 30–89 days past due .....		100		390		66		453		234
Restructured 90+ days past due .....		91		0		224		0		0
Restructured nonaccrual .....		3,976		9,034		6,775		10,687		7,351
Total restructured loans and leases .....		4,167		9,424		7,065		11,140		7,585
30–89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale .....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance .....		10,749		12,023		8,790		15,743		20,072
Other real estate owned.....		8,019		10,085		10,580		9,756		11,354
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases.....	0.22	0.33	44	0.51	0.52	54	0.23	0.39	34	0.34
90+ days past due loans and leases .....	0.01	0.11	32	0.01	0.12	32	0.02	0.12	39	0.01
Nonaccrual loans and leases.....	0.27	0.65	13	0.48	0.57	41	0.27	0.66	13	0.55
90+ days past due and nonaccrual loans and leases.....	0.28	0.82	11	0.49	0.75	31	0.28	0.85	10	0.56
30–89 days past due restructured.....	0	0.01	47	0	0.01	46	0	0.01	37	0
90+ days past due restructured .....	0	0	69	0	0.01	29	0	0.01	71	0
Nonaccrual restructured.....	0.04	0.13	28	0.10	0.14	46	0.07	0.13	40	0.11
30–89 days past due loans held for sale .....	0	0	41	0	0	40	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale .....	0	0	39	0	0	39	0	0.01	38	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	0.22	0.33	44	0.51	0.52	54	0.23	0.40	34	0.34
90+ days past due assets .....	0.01	0.11	31	0.01	0.12	29	0.02	0.12	37	0.01
Nonaccrual assets .....	0.27	0.66	12	0.48	0.58	41	0.27	0.67	13	0.55
30+ days past due and nonaccrual assets .....	0.49	1.18	17	1	1.32	37	0.51	1.29	13	0.90
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.15	0.50	10	0.30	0.48	30	0.16	0.52	12	0.35
90+ days past due and nonaccrual assets + other real estate owned .....	0.19	0.53	12	0.37	0.51	38	0.22	0.55	16	0.42
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.25	0.58	17	0.45	0.57	38	0.26	0.60	18	0.52
Allowance for loan and lease losses .....	30.52	69.27	20	50.56	74.58	33	31.46	66.66	19	58.44
Equity capital + allowance for loan and lease losses .....	1.86	5.03	13	2.94	4.68	28	1.91	4.97	14	3.44
Tier 1 capital + allowance for loan and lease losses.....	2.09	5.96	10	3.37	5.89	21	2.16	6.05	13	3.93
Loans and leases + other real estate owned .....	0.45	0.97	20	0.72	0.91	39	0.46	0.97	17	0.82

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases**

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																
Real estate	30–89 days past due .....	0.23	0.31	44	0.49	0.48	60	0.19	0.39	30	0.23	0.38	36	0.30	0.42	41
	90+ days past due .....	0.01	0.13	41	0.01	0.12	43	0.02	0.16	48	0.01	0.16	38	0.01	0.22	30
	Nonaccrual.....	0.30	0.76	19	0.52	0.54	53	0.32	0.76	21	0.61	0.46	70	0.39	0.57	39
Commercial and industrial	30–89 days past due .....	0.02	0.22	12	0.26	0.36	43	0.04	0.23	13	0.45	0.31	76	0.13	0.30	27
	90+ days past due .....	0	0.02	50	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual.....	0.17	0.69	14	0.55	0.90	31	0.06	0.75	7	0.59	0.83	43	0.26	0.76	23
Individuals	30–89 days past due .....	0.42	0.53	42	0.96	0.84	58	0.71	0.83	48	0.90	0.83	53	1.02	0.84	60
	90+ days past due .....	0.04	0.11	53	0.04	0.15	49	0.04	0.14	49	0.04	0.17	45	0.04	0.16	48
	Nonaccrual.....	0.34	0.22	73	0.43	0.19	78	0.39	0.28	72	0.37	0.17	80	0.30	0.23	68
Depository institution loans	30–89 days past due .....		0.01			0.01			0			0			0	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0			0			0			0			0	
Agricultural	30–89 days past due .....	0.20	0.17	72	0.82	0.35	73	0.35	0.17	77	0.11	0.24	63	0.76	0.17	89
	90+ days past due .....	0	0	44	0	0.02	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....	0.05	0.44	54	0.05	0.76	54	0.01	0.49	49	0.14	0.67	52	0.03	0.75	48
Foreign governments	30–89 days past due .....		0.03			10.34			0			0.07			0.01	
	90+ days past due .....		0			0			0			0			0	
	Nonaccrual.....		0.04			0.05			0.09			0.03			0.06	
Other loans and leases	30–89 days past due .....	0.37	0.13	84	0.45	0.26	74	0.51	0.18	83	0.42	0.20	80	0.48	0.17	86
	90+ days past due .....	0	0.01	71	0	0.01	73	0	0.01	68	0	0.01	72	0	0.01	72
	Nonaccrual.....	0.09	0.15	61	0.01	0.13	37	0.10	0.15	62	0.04	0.13	48	0.01	0.14	38

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.35	0.47	47	0.68	0.73	50	0.36	0.65	28	0.62	0.67	60	0.83	0.71	63
	90+ days past due .....	0.02	0.28	48	0.02	0.24	51	0.04	0.33	55	0.03	0.31	47	0.02	0.46	36
	Nonaccrual .....	0.39	0.88	22	0.80	0.79	57	0.40	0.89	26	0.77	0.73	60	0.74	0.86	52
Revolving	30–89 days past due .....	0.31	0.31	56	0.63	0.50	62	0.18	0.48	26	0.35	0.45	39	0.28	0.50	31
	90+ days past due .....	0.01	0.03	69	0.05	0.03	73	0.05	0.03	77	0.08	0.05	77	0.04	0.05	63
	Nonaccrual .....	0.43	1.31	30	0.35	1.07	23	0.37	1.13	28	0.45	1	33	0.42	1.17	32
Closed-end	30–89 days past due .....	0.36	0.48	46	0.69	0.76	49	0.39	0.65	35	0.67	0.70	59	0.94	0.75	70
	90+ days past due .....	0.02	0.31	50	0.01	0.27	50	0.04	0.38	56	0.02	0.35	45	0.02	0.53	35
Junior lien	30–89 days past due .....	0.38	0.85	26	0.88	0.77	63	0.40	0.87	28	0.83	0.70	64	0.81	0.84	57
	Nonaccrual .....	0.02	0.01	68	0.03	0.02	66	0.01	0.02	49	0.05	0.02	80	0.06	0.03	82
	90+ days past due .....	0	0	35	0	0	65	0	0	71	0	0	59	0	0	61
	Nonaccrual .....	0.04	0.05	52	0.08	0.05	73	0.04	0.04	53	0.04	0.04	57	0.03	0.06	41
Commercial real estate	30–89 days past due .....	0.15	0.22	54	0.41	0.28	75	0.11	0.26	42	0.07	0.18	34	0.06	0.17	24
	90+ days past due .....	0	0.02	54	0	0.01	23	0	0.02	53	0	0.03	40	0	0.03	20
	Nonaccrual .....	0.28	0.62	29	0.43	0.32	67	0.31	0.62	30	0.57	0.23	85	0.26	0.28	55
Construction and development	30–89 days past due .....	0.25	0.22	71	0.58	0.32	78	0.08	0.28	44	0.04	0.28	36	0.18	0.21	56
	90+ days past due .....	0	0.01	72	0	0.01	32	0	0.01	72	0	0.02	66	0	0.02	31
1–4 family	Nonaccrual .....	0.13	0.50	50	0.28	0.24	68	0.23	0.41	60	0.30	0.20	79	0.29	0.19	73
Other	30–89 days past due .....	0.24	0.03	93	0.18	0.06	82	0.05	0.03	74	0.02	0.06	57	0	0.06	25
	90+ days past due .....	0	0	44	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual .....	0	0.02	29	0.08	0.03	85	0.08	0.03	85	0.08	0.02	88	0.09	0.02	86
Multifamily	30–89 days past due .....	0.01	0.16	37	0.40	0.24	77	0.04	0.22	41	0.01	0.20	38	0.18	0.13	71
	90+ days past due .....	0	0	78	0	0.01	36	0	0	81	0	0.01	71	0	0.02	33
	Nonaccrual .....	0.13	0.43	57	0.20	0.18	68	0.15	0.35	59	0.22	0.17	77	0.20	0.15	73
Nonfarm non-residential	30–89 days past due .....	0	0.08	27	0.54	0.10	90	0.17	0.09	76	0	0.08	19	0.03	0.10	51
	90+ days past due .....	0	0	45	0	0	45	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0	0.13	19	0	0.06	19	0	0.11	20	0	0.05	21	0	0.08	23
Owner Occupied	30–89 days past due .....	0.16	0.20	53	0.34	0.27	70	0.10	0.23	47	0.09	0.14	42	0.04	0.17	17
	90+ days past due .....	0	0.02	58	0	0.02	27	0	0.02	61	0	0.03	22	0	0.03	21
Other	Nonaccrual .....	0.37	0.78	31	0.55	0.37	68	0.39	0.80	33	0.74	0.28	88	0.30	0.30	54
Farmland	30–89 days past due .....	0.07	0.06	66	0.30	0.11	90	0.09	0.07	68	0.07	0.07	58	0.03	0.09	26
	90+ days past due .....	0	0	71	0	0.01	33	0	0	72	0	0.01	26	0	0.01	25
	Nonaccrual .....	0.29	0.32	55	0.28	0.20	65	0.31	0.27	58	0.44	0.16	89	0.10	0.17	40
Credit card	30–89 days past due .....	0.10	0.12	55	0.04	0.14	38	0.01	0.14	34	0.02	0.07	38	0.01	0.07	27
	90+ days past due .....	0	0.01	34	0	0.01	35	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual .....	0.08	0.40	25	0.27	0.16	74	0.08	0.44	27	0.30	0.10	85	0.19	0.13	71
30–89 Days past due amounts and ratios are confidential prior to March 2001.	0.63	0.13	88	0.56	0.32	73	0.41	0.11	86	0.23	0.23	66	0.79	0.25	85	
	90+ days past due .....	0	0.01	45	0	0.01	42	0.10	0	95	0	0.01	42	0	0.01	42
	Nonaccrual .....	0.07	1.14	44	0.08	1.10	42	0.10	1.13	41	0.14	0.84	44	0.20	1.23	49
30–89 days past due .....	0.91	0.75	59	1.15	1.31	38	1.45	0.95	77	1.18	1.19	41	1.20	1.22	45	
90+ days past due .....	0.69	0.56	59	0.56	0.83	40	0.61	0.63	43	0.56	0.78	37	0.60	0.73	45	
Nonaccrual .....	0	0.10	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36	

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	-68,199	-68,213	-68,213	-68,213	-68,213										
Retained earnings .....	2,504,638	2,298,461	2,449,521	2,253,438	2,081,588										
Accumulated other comprehensive income (AOCI) .....	-59,997	-50,413	-50,653	-59,162	-66,492										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,376,442	2,179,835	2,330,655	2,126,063	1,946,883										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	339,683	346,670	341,197	349,765	234,703										
Accumulated other comprehensive income-related adjustments .....	-59,997	-50,412	-50,653	-59,162	-66,492										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	2,096,756	1,883,577	2,040,111	1,835,460	1,778,672										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	2,096,756	1,883,577	2,040,111	1,835,460	1,778,672										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	6,702	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	6,702	0										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	0	0	0	6,702	0										
<b>Tier 1 Capital</b>	2,096,756	1,883,577	2,040,111	1,842,162	1,778,672										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	140,271	136,124	138,155	134,474	122,110										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	140,271	136,124	138,155	134,474	122,110										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	140,271	136,124	138,155	134,474	122,110										
Exited advanced approach tier 2 capital .....															
Total capital .....	2,237,027	2,019,701	2,178,266	1,976,636	1,900,782										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	18,457,526	15,015,731	17,727,072	14,378,475	12,753,744										
Less: Deductions from common equity tier 1 capital .....	339,683	345,864	341,197	346,617	234,703										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	18,117,843	14,669,867	17,385,875	14,031,858	12,519,041										
Total risk-weighted assets .....	11,206,625	11,070,030	11,038,576	10,992,298	9,761,347										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A .....	18.71	12.54	94	17.02	11.59	94	18.48	12.35	93	16.70	12.11	92	18.22	12.09	94
Common equity tier 1 capital, column B .....	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	18.71	13.31	94	17.02	12.25	91	18.48	13.08	91	16.76	12.78	88	18.22	12.85	91
Tier 1 capital, column B .....	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	19.96	15.37	91	18.24	14.01	91	19.73	15.23	89	17.98	14.36	89	19.47	14.45	90
Total capital, column B .....	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	11.57	9.15	93	12.84	9.43	95	11.73	9.13	93	13.13	9.76	94	14.21	9.71	97
Supplementary leverage ratio, advanced approaches HCs .....		7.94			7.28			8.72			7.41			7.31	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			-100.00
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			-100.00
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			-100.00
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			-100.00
Total insurance underwriting net income .....		0			0			0			0			452			-100.00
Total property and casualty .....		0			0			0			0			317			-100.00
Total life and health .....		0			0			0			0			135			-100.00
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		54			150			554			669			692			-64.00
Other insurance activities income .....		54			150			554			669			686			-67.07
Insurance and reinsurance underwriting income .....		0			0			0			0			6			-100.00
Premiums .....		0			0			0			0			6			-100.00
Credit related insurance underwriting .....		0			0			0			0			6			-100.00
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			4			-100.00
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		23,583			23,028			23,401			22,848			2,677			2.41
																	-37.45

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	54.39			56.62			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	45.61			43.38			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	12.21			10.89			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	0.03	0.38	41	0.09	0.40	54	0.07	0.41	51	0.10	0.47	52	0.12	0.47	55			
Premium income / Insurance activities revenue .....	0	2.23	43	0	2.84	40	0	2.84	40	0	7.32	37	0.87	4.86	76			
Credit related premium income / Total premium income .....	33.33			45.10			38.23			34.91			100	44.54	78			
Other premium income / Total premium income .....	66.67			54.90			61.77			65.09			0	55.46	21			
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0.25	0.08	86			
Insurance net income (P/C) / Equity (P/C) .....	22.15			9.66			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	3.56			-116.81			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	1,367.96			1,046.57			447.82			233.61			66.67	160.49	28			
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	1.05	11	12	1.14	11.59	13	1.07	11.03	12	1.16	11.51	15	0.14	10.22	12			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.50	37	0	0.78	36	0	0.75	37	0	1.39	34	0	1.79	34			

## Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	67	0	69	80
Real estate loans.....	0	67	0	69	80
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	67	0	69	80
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.69		0	0.99	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.13			0.79			0.42			1.19				0.97
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.37			4.10			5.18			27.03				27.29
Commercial and industrial loans .....		1.94			0.37			0.64			0.29				1.53
Foreign governments and institutions .....		0			0			0			0				0
<b>Growth Rates</b>															
Net loans and leases.....	-100	-6.17	2	-14.10	12.26	18	-100	-2.40	1	-13.75	22.48	20	-4.76	7.24	32
Total selected assets.....	-100	-2.56	3	-14.10	7.32	25	-100	2.04	2	-13.75	12.40	21	-4.76	3.24	31
Deposits .....		2.95			13.75			3.46			10.36				5

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		40,252	0	49,153	63,923	0	13925.09	
1–4 family residential loans.....		40,252	0	49,153	63,923	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0	-100.00	
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0.21	0	0.27	0.43	0		
1–4 family residential loans.....		0.21	0	0.27	0.43	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans .....		0	0	0	0	0		
All other loans and leases .....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....		16.20		15.65	16.80			
Home equity lines .....		2.41		2.56	3.06			
Credit card receivables.....		0.61		0.69	0.85			
Auto loans and other consumer loans.....		8.59		8.74	9.25			
Commercial and industrial loans .....		18.07		18.71	12.99			
All other loans and leases.....		54.12		53.65	57.06			

## **Servicing, Securitization and Asset Sale Activities—Part 2**

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0		0	0	
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	0		0	0	
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0		0	0	
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	0		0	0	
Total past due securitized assets percent of securitized assets .....	0		0	0	
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0		0	0	
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	0		0	0	
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.35		0.37	0.65	
Home equity lines .....	0.31		0.18	0.35	
Credit card receivables .....	0.91		1.45	1.18	
Commercial and industrial loans .....	0.02		0.04	0.45	
All other loans and leases .....	0.22		0.24	0.23	
Total managed loans past due 30–89 days .....	0.21		0.23	0.34	
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.02		0.04	0.02	
Home equity lines .....	0.01		0.05	0.08	
Credit card receivables .....	0.69		0.61	0.56	
Commercial and industrial loans .....	0		0	0	
All other loans and leases .....	0		0.01	0	
Total managed loans past due 90+ days .....	0.01		0.02	0.01	
<b>Total Past Due Managed Assets .....</b>	<b>0.22</b>		<b>0.24</b>	<b>0.35</b>	
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	-0.01		0.01	0	
Home equity lines .....	0		-0.01	0	
Credit card receivables .....	2.74		2.48	2.76	
Commercial and industrial loans .....	-0.04		0.03	0.02	
All other loans and leases .....	0.01		0.11	0.10	
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.01</b>		<b>0.09</b>	<b>0.10</b>	

**Parent Company Income Statement**

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	26,038	36,360	91,956	145,399	156,499	-28.39	206.33
Dividends .....	22,500	31,500	75,500	124,000	139,150	-28.57	316.67
Interest .....	88	1,263	1,530	7,591	4,192	-93.03	-56.00
Management and service fees .....	3,450	3,597	14,926	13,808	13,157	-4.09	18.97
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	31	36	173	2,148	1,153	-13.89	-38.00
Dividends .....	0	0	0	2,000	1,000		
Interest .....	0	0	0	0	0		
Management and service fees .....	31	36	173	148	153	-13.89	-38.00
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	14,678	5,978	18,652	54,380	45,740	145.53	526.19
Dividends .....	13,550	4,500	13,000	47,750	40,749	201.11	746.88
Interest .....	35	540	647	2,261	559	-93.52	
Management and service fees .....	1,093	938	5,005	4,369	4,432	16.52	46.91
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	40,747	42,374	110,781	201,927	203,392	-3.84	274.03
Securities gains (losses) .....	0	0	0	22	2,156		
Other operating income .....	117	499	1,304	4,557	5,657	-76.55	-92.06
Total operating income .....	40,864	42,873	112,085	206,506	211,205	-4.69	230.40
<b>Operating Expenses</b>							
Personnel expenses .....	5,664	5,216	26,764	20,944	19,698	8.59	24.81
Interest expense .....	0	0	0	0	0		
Other expenses .....	2,291	1,900	8,936	9,732	9,111	20.58	25.53
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	7,955	7,116	35,700	30,676	28,809	11.79	25.02
Income (loss) before taxes .....	32,909	35,757	76,385	175,830	177,162	-7.96	448.03
Applicable income taxes (credit) .....	-739	-49	-2,857	2,284	-913		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	33,648	35,806	79,242	173,546	178,075	-6.03	411.13
Equity in undistributed income of subsidiaries .....	29,214	16,518	161,534	36,097	-499	76.86	16.91
Bank subsidiaries .....	22,980	5,363	114,141	35,383	-1,953	328.49	21.56
Nonbank subsidiaries .....	3,237	393	43	-1,835	-900	723.66	883.89
Subsidiary holding companies .....	2,997	10,762	47,350	2,549	2,354	-72.15	-47.92
Net income (loss) .....	62,862	52,324	240,776	209,643	177,576	20.14	99.11
<b>Memoranda</b>							
Bank net income .....	45,480	36,863	189,641	159,383	137,197	23.38	87.12
Nonbank net income .....	3,237	393	43	165	100	723.66	883.89
Subsidiary holding companies' net income .....	16,547	15,262	60,350	50,299	43,103	8.42	124.98

## Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,635,907	64.92	1,444,870	62.31	1,561,497	63.02	1,542,527	1,322,959	13.22	111.21
Common and preferred stock .....		1,109,708	44.03	978,664	42.20	1,094,334	44.17	1,076,778	917,089	13.39	45.13
Excess cost over fair value .....		7,935	0.31	7,935	0.34	7,935	0.32	7,935	7,935	0.00	0.71
Loans, advances, notes, and bonds .....		516,000	20.48	456,000	19.66	457,255	18.45	456,000	397,000	13.16	
Other receivables .....		2,264	0.09	2,271	0.10	1,973	0.08	1,814	935	-0.31	11.75
Investment in nonbank subsidiaries .....		10,042	0.40	7,154	0.31	6,805	0.27	6,762	8,596	40.37	-75.90
Common and preferred stock .....		10,042	0.40	7,154	0.31	6,805	0.27	6,762	8,596	40.37	-75.87
Excess cost over fair value .....		0	0	0	0	0	0	0	0		-100.00
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0		
Other receivables .....		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....		726,792	28.84	691,745	29.83	725,535	29.28	570,669	456,046	5.07	68.63
Common and preferred stock .....		726,792	28.84	685,945	29.58	725,535	29.28	562,969	456,046	5.95	68.63
Excess cost over fair value .....		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....		0	0	5,800	0.25	0	0	7,700	0	-100.00	
Other receivables .....		0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0		
Securities .....		85,009	3.37	103,566	4.47	92,043	3.71	82,720	138,891	-17.92	-54.36
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....		22,011	0.87	35,348	1.52	51,647	2.08	23,931	106,035	-37.73	-89.88
Cash and due from unrelated depository institution .....		0	0	1,225	0.05	735	0.03	1,960	2,979	-100.00	-100.00
Premises, furnishings, fixtures and equipment .....		1,819	0.07	1,541	0.07	1,726	0.07	1,464	1,475	18.04	20.22
Intangible assets .....		379	0.02	0	0	379	0.02	0	0		37.82
Other assets .....		38,104	1.51	33,572	1.45	37,463	1.51	33,272	37,842	13.50	-60.01
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0		
Total assets .....		2,520,063	100.00	2,319,021	100.00	2,477,830	100.00	2,263,305	2,074,823	8.67	42.72
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0		
Securities sold (repos) .....		0	0	0	0	0	0	0	0		
Commercial paper .....		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....		0	0	0	0	0	0	0	0		
Other liabilities .....		143,621	5.70	139,186	6	147,175	5.94	137,242	127,940	3.19	-4.91
Balance due to subsidiaries and related institutions .....		0	0	0	0	0	0	0	0		
Total liabilities .....		143,621	5.70	139,186	6	147,175	5.94	137,242	127,940	3.19	-4.91
Equity Capital .....		2,376,442	94.30	2,179,835	94	2,330,655	94.06	2,126,063	1,946,883	9.02	47.17
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0		
Common stock .....		5,956	0.24	5,956	0.26	5,956	0.24	5,956	5,956	0.00	0.00
Common surplus .....		5,219	0.21	5,250	0.23	5,250	0.21	5,250	5,250	-0.59	-0.59
Retained earnings .....		2,504,638	99.39	2,298,461	99.11	2,449,521	98.86	2,253,438	2,081,588	8.97	47.15
Accumulated other comprehensive income .....		-59,997	-2.38	-50,413	-2.17	-50,653	-2.04	-59,162	-66,492		
Other equity capital components .....		-79,374	-3.15	-79,419	-3.42	-79,419	-3.21	-79,419	-79,419		
Total liabilities and equity capital .....		2,520,063	100.00	2,319,021	100.00	2,477,830	100.00	2,263,305	2,074,823	8.67	42.72
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....		0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0		

**Parent Company Analysis—Part 1**

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital.....	10.79	12.54	42	9.34	3.93	85	10.75	7.29	79	10.13	9.68	61	9.70	10.40	42
Bank net income / Average equity investment in banks .....	16.39	12.55	80	14.24	4.73	93	17.90	7.45	95	15.95	10.51	88	14.74	11.19	82
Nonbank net income / Average equity investment in nonbanks .....	153.71	12.53	99	22.59	5.73	86	0.59	9.75	24	2.04	7.89	32	0.58	7.10	26
Subsidiary HCs net income / Average equity investment in sub HCs.....	9.11	11.69	40	9.78	3.62	76	8.90	7.01	70	10.49	8.55	53	9.44	8.78	44
Bank net income / Parent net income .....	72.35	95.97	13	70.45	95.67	17	78.76	88.16	17	76.03	82.22	22	77.26	82.56	20
Nonbank net income / Parent net income .....	5.15	2.83	75	0.75	5.47	55	0.02	3.59	28	0.08	5.93	28	0.06	3.78	34
Subsidiary holding companies' net income / Parent net income .....	26.32	65.70	20	29.17	89.02	18	25.06	68.34	20	23.99	74	19	24.27	72.48	26
<b>Leverage</b>															
Total liabilities / Equity capital .....	6.04	17.74	25	6.39	19.50	27	6.31	20.06	22	6.46	20.43	27	6.57	20.88	31
Total debt / Equity capital .....	0	11.90	11	0	13.54	13	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital .....	0	14.30	7	0	15.86	7	0	16.67	6	0	16.36	7	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	12.02	11	0	13.93	13	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value .....	0	12	11	0	13.68	13	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital .....	0	11.33	11	0	12.46	14	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital .....	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0.33	0.10	87	0.36	0.10	85	0.34	0.08	87	0.37	0.12	85	0.41	0.12	87
Long-term debt / Consolidated long-term debt .....	0	35.48	11		27.67		0	34.67	10	0	28.44	13		28.63	
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	78.04	102.85	1	77.06	103.91	1	78.72	102.81	2	77.82	103.22	1	71.38	103.10	1
Total investment in subs / Equity capital.....	99.84	108.21	24	98.35	111.18	8	98.42	110.16	13	99.71	111.07	18	91.82	112.48	4
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-2.08	0.22	1	-2.39	1.22	1	-2.06	0.47	3	-2.25	0.36	4	-3.14	0.35	2
Equity investment in subs – equity cap / Net income-div (X).....		0.74			2.81			1.82			1.22			1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	265.28	111.20	90	297.88	154.20	85	143.15	136.59	61	299.19	177.68	86	355.11	162.34	94
Cash from ops + noncash items + op expense / Op expense + dividend .....	241.79	98.58	90	309.64	176.81	79	137.79	147.24	54	304.99	190.27	83	338.81	174.91	92
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	-93.18	85.35	8	174.25	90.08	81	133.13	134.08	61	-21.59	116.34	5	-39.43	103.19	4
Pretax operating income + interest expense / Interest expense .....		1,142.88			2,355.68			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....		1,357.31			1,688.78			1,539.23			1,632.83			1,369.37	
Dividends + interest from subsidiaries / Interest expense + dividends .....	467.11	117.86	96	517.78	186.57	89	202.89	150.43	76	488.13	210.80	90	599.33	188.90	95
Fees + other income from subsidiaries / Salary + other expenses.....	57.50	13.36	85	64.24	14.22	85	56.31	13.95	85	59.74	16.52	82	61.58	16.08	84
Net income / Current part of long-term debt + preferred dividends (X).....		33.13			20.55			35.64			57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	3.95	3.97	57	5.08	2.60	75	5.32	3.85	67	4.36	2.64	69	11.05	2.61	89
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....					0.05			0.15			0.10		0.04		0.24
Nonaccrual.....					1.22			1.57			1.03		0.54		6.54
Total .....					1.27			1.72			1.13		0.58		6.78
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries.....	0.23	1.80	59	0.05	3.20	44	0.20	2.66	55	0.05	5.62	40	0.07	5.50	40
Combined thrift assets (reported only by bank holding companies).....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.08	37	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	23.01	74.87	16	20.39	61.08	20	56.40	81.10	37	21.67	57.84	15	17.39	57.26	10
Dividends declared / Net income .....	12.32	23.13	25	13.95	81.32	15	18.56	42.29	18	17.94	33.08	22	17.44	27.33	25
Net income – dividends / Average equity.....	9.46	9.52	58	8.04	0.55	92	8.76	4.14	87	8.31	6.46	76	8.01	7.33	58
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	290.55	101.14	90	431.45	182.33	84	168.93	132.17	66	329.67	178.13	82	449.22	157.73	96
Dividends from nonbank subsidiaries .....	0	3.28	30	0	2.35	30	0	3.41	23	5.32	7.53	70	3.23	7.13	71
Dividends from subsidiary holding companies.....	174.97	4.75	94	61.64	3.48	92	29.09	4.85	89	126.95	21.40	88	131.55	16.86	87
Dividends from all subsidiaries .....	465.52	128.99	92	493.08	229.19	85	198.02	174.85	65	461.94	260.40	85	584	215.26	95
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	49.47	30.63	68	85.45	123.04	37	39.81	60.28	34	77.80	66.55	62	101.42	60.71	89
Interest income from bank subsidiaries.....	0.19	0.12	80	3.43	0.70	88	0.81	0.36	81	4.76	0.54	94	3.06	0.52	90
Management and service fees from bank subsidiaries .....	7.59	1.08	89	9.76	2.97	86	7.87	1.47	87	8.66	1.55	87	9.59	1.88	87
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	57.25	33.49	72	98.64	148.03	43	48.49	62.88	40	91.23	69.36	69	114.07	63.43	87
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	47.24	21	0	39.62	23	0	56.39	15	1,212.12	82.95	96	1,000	51.40	98
Interest income from nonbank subsidiaries.....	0	2.80	33	0	14.44	33	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries .....	0.96	0.53	84	9.16	1.68	87	402.33	0.86	98	89.70	1.92	96	153	2.96	96
Other income from nonbank subsidiaries.....	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	0.96	69.48	23	9.16	76.32	38	402.33	79.84	94	1,301.82	150.41	96	1,153	99.33	97
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	81.89	28.44	85	29.48	119.72	57	21.54	43.51	38	94.93	61.23	65	94.54	48.56	76
Interest income from subsidiary holding companies.....	0.21	6.44	60	3.54	12.80	63	1.07	8.40	61	4.50	6.54	69	1.30	3.95	69
Management and service fees from subsidiary holding companies.....	6.61	0.37	90	6.15	1	89	8.29	0.44	90	8.69	0.36	92	10.28	0.43	92
Other income from subsidiary holding companies.....	0	-1.46	52	0	1.63	44	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies.....	88.70	34.47	85	39.17	135.14	47	30.91	55.20	33	108.11	76.49	65	106.12	61.19	73
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	55.06	58.57	38	73.47	62.43	37	67.36	69.76	26	60.05	67.32	30	65.88	65.18	34
Interest income from bank subsidiaries.....	0.22	0.72	71	2.95	2.52	83	1.37	0.63	81	3.68	0.80	87	1.98	0.92	80
Management and service fees from bank subsidiaries .....	8.44	4.11	84	8.39	1.69	88	13.32	1.87	88	6.69	1.81	85	6.23	2.01	84
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	63.72	71.70	30	84.81	76.26	29	82.04	82.20	27	70.41	78.80	25	74.10	74.20	29
Dividends from nonbank subsidiaries .....	0	5.32	29	0	2.51	31	0	1.95	23	0.97	2.65	61	0.47	2.57	64
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0.08	0.05	88	0.08	0.08	89	0.15	0.02	91	0.07	0.06	87	0.07	0.03	89
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0.08	10.59	53	0.08	9.13	54	0.15	4.70	47	1.04	7.29	52	0.55	7.64	53
Dividends from subsidiary holding companies.....	33.16	1.03	92	10.50	1.54	92	11.60	2.53	89	23.12	4.52	87	19.29	5.15	85
Interest income from subsidiary holding companies.....	0.09	0.13	92	1.26	0.40	91	0.58	0.11	91	1.09	0.20	90	0.26	0.37	88
Management and service fees from subsidiary holding companies.....	2.67	0	99	2.19	0	99	4.47	0	99	2.12	0	99	2.10	0	99
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	35.92	2.35	92	13.94	5.35	88	16.64	4.56	88	26.33	6.08	86	21.66	6.79	83
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....		29.59			30.31			27.08			28.33			26.53	